Quarterly Health Services Forum

October 2014

Medicare/Insurance 2015

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Medicare

- **Part B Deductible** - $147.00/year – No Change
- **Hospital Inpatient Deductible** – Increase from $1,216 to $1,260
- **Skilled Nursing Co-Insurance (Days 21-100)** – Increase from $152.00/day to $157.50/day
- **Part B Premium** – Most $104.90/Month – No Change

****May pay more if adjusted gross income above $85,000/single, $170,000/joint.*

Medicare Open Enrollment

October 15, 2014 to December 7, 2014

- Participants can join, switch, or drop a Medicare Advantage Plan.
- Participants can join, switch, or drop a Medicare Prescription Drug Plan.

All Plans

- Review Annual Notice of Changes/Evidence of Coverage

  *** Premiums, Co-Insurance, Formularies
- Is change necessary?
- Receiving advertisements and have questions?

…Contact Me Today…

Reminder… We will need copies of all new cards!

STRS – Aetna Medicare Advantage

In-Network and Out-of-Network Benefits **REMAIN.**

In-Network Changes:

- Decrease Annual Deductible - $500.00 to $300.00
- Decrease PCP Visit Co-Pay - $20.00 to $15.00
- Increase Specialist Co-Pay - $20.00 to $25.00

Out-Of-Network Changes:

- Annual Deductible = Same - $500.00
- Increase Specialist Co-Pay - $40.00 to $50.00
- Increase Co-Insurance – 4% to 6%

Premiums – slight increase.

Cigna Oberlin College

- Increase Annual Deductible - $450.00 to $500.00
- Retail Prescription Medications – Increase Co-Pay Tiers- 0/10/50/75
- No changes to mail order costs.

OPERS – Humana Medicare Advantage

- No changes to Co-Pays, Co-Insurance, Deductibles for Medical Coverage.
- Pharmacy Coverage – there is an increased deductible and co-pay for brand name drugs.
- Slight increase in monthly premiums.
- January 1, 2016 – MAJOR CHANGE… Transition to MEDICARE CONNECTOR

What is Medicare Connector?….

Medicare Connector

- Open market concept, with licensed benefit advisors, who assist the member in choosing plan(s) best suited for his/her individual needs. (Medigap, Medicare RX and Medicare Advantage).
- Member pays premiums directly.

Medicare Connector

- Employers determine the annual amount of subsidy and put it in a monthly health reimbursement account.
- Members access the reimbursement account to use towards premiums or other eligible expenses.
- OPERS has chosen Towers Watson One Exchange.
- Wave of the future?

Resources…

- General Medicare Information:
  - 2015 Medicare & You Booklet
  - Medicare.gov
  - 1-800-medicare
- Personalized Medicare Information:
  - Register at mymedicare.gov
- Ohio Senior Health Insurance Information Program – OSHIIP
  - 1-800-686-1578

Common Questions…

Scenario: "I have seen a Cleveland Clinic physician in his office and I have a physician charge and a $91 facility charge on my bill. Why?

Answer: The Cleveland Clinic has been given a provider based Medicare classification. This means that their outpatient doctors' offices and clinics are considered "hospital outpatient departments." This allows them to charge a facility charge which covers the use of the room and any medical or technical supplies/equipment.

The Role of the Health Care Power of Attorney

Regarding Life Sustaining Treatment

Health Care POA can not refuse or withdraw informed consent for life sustaining treatment **unless**:

1) Patient has terminal condition
2) Death likely to occur in short time if life sustaining treatment is removed
3) There is no reasonable probability that patient will regain capacity to make own decisions

Role of your HCPOA agent:

- Help members of the health care team understand your wishes and values
- Assist in seeing to it that those values and wishes are respected in decision making

Remember: Your Living Will (which is your own expressed directive) carries more authority than your Health Care POA.

Kendal at Oberlin

Transitional Care

Transition of Care Decisions

- Discussions often take place over months at a time with resident, family and members of the interdisciplinary team
- Observations, feedback from family and friends
- Use of assessment tools with appropriate Kendal staff members

Transition of Care Decisions

Circumstances that might trigger a temporary or permanent change in level of care (transition):

- Difficulty understanding, managing medications
- Weight loss
- Missing meals or appointments
- Social isolation

Circumstances that might trigger a temporary or permanent change in level of care (transition):

- Disorientation to time, environment
- Difficulty managing dressing, grooming, toileting
- Difficulty ambulating or getting self to activities
- Difficulty transitioning from bed to chair to toilet
- Risk of falling
- Inability to call for assistance or accurately assessing own needs

Acute Care to Skilled Care Transitions

- Acute Care
- Step Down Unit
- Acute Rehab (Long Term Acute Care)
- Skilled Nursing Care/Sub-acute
- Long Term Care (daily living nursing care)
- Assisted Living
- Independent Living

**Emergency Transition from any level

Transitional Services

Kendal Northern Ohio

Senior Independence

Senior Independence Assistance through the Kendal Continuum

- **Non-Medical Services**

- Bathing & dressing
- Personal Care
- Extra bed making & linen changes
- Incontinent issues
- Delivering meals

Senior Independence Assistance through the Kendal Continuum

- **Non-Medical Services**

- Errands and shopping lists
- Light duty house cleaning
- Dishwashing
- Laundry Assistance
- Escorting to Activities
- Assistance with mail

Senior Independence Assistance through the Kendal Continuum

- Transitional services for a transfer to the SCC
- Transitional services for a transfer from the SCC
- Follow up after change in medical condition

Senior Independence Assistance through the Kendal Continuum

- Follow up after Emergency Department visit
- Follow up after Short Stay in hospital
- Provide environmental safety checks

Senior Independence Assistance through the Kendal Continuum

Medical Services (Skilled Services)

- Skilled Nursing
- Skilled Therapy
- Medical Social Worker
- Medication teaching & administration
- Training on new equipment
- Injectable/IV Training
- Wound Care

Kendal at Oberlin

- Emergency Call System

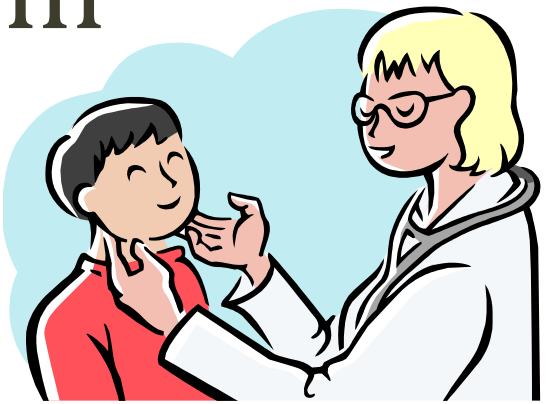
Kendal's Emergency Response System

- For **Medical Emergencies** at any time, either use a pull cord alarm in your cottage or apartment or call **775-9800**
- In the Stephens Care Center, a registered nurse is always on duty to supervise the care being provided on all wings and to respond to medical emergencies.
- In a **Life Threatening Medical Emergency, you may call 911 first** and then use pull cord alarm or call 775-9800.

Kendal's Emergency Response System

- The RN Nurse Manager will call and ask about the nature of the emergency, s/he may call 911 immediately/come to your apt or cottage to assess or ask you to come down to be assessed in the Stephens Care Center.

Kendal Emergency Response System



<u>Triage and Assessment</u>

- With an emergency call for assistance, Kendal staff will assess the resident's medical needs and make professional recommendations. If the medical needs are beyond scope of a Registered Nurses, the resident will be directed to one of the following:

Kendal's Emergency Response System

<u>Triage and Assessment, part 2</u>

- Follow up with a Nurse Practitioner or Physician in the Health & Wellness Clinic;
- Follow up off-campus; Kendal will provide transportation within Lorain County. Kendal will assist in setting up the appointment and scheduling transportation; or,
- Proceed to Emergency Room with friend/significant other or with the assistance of Kendal or ambulance, depending on severity.

Kendal's Emergency Response System

- Follow Up:
  - Monday-Friday the Kendal Health and Wellness Clinic will follow up with you later that day or the next day, depending on the severity.
  - Saturdays, Sundays and Holidays, the RN Nurse Manager or a designee will follow up with you later that day or the next day depending on the severity.

Kendal's Emergency Response System

- Follow Up:
  - At any time, after your call for assistance and after the RN leaves and you feel a change or you are uneasy about anything, **PLEASE DO NOT HESITATE to call the SCC at 775-9800 or pull the emergency cord again.**

Kendal's Emergency Response System

- Residents of cottages and apartments may seek help for **non-emergency** medical problems as follows:

- Monday through Friday from 8:00 am – 12:00 pm, 1:00 pm – 4:30 pm, call **775-9819**. Other times, including evenings and weekends, call **775-9800. The RN Nurse Manager will assist you and guide you.**

Kendal's Emergency Response System Testing

- Each emergency response system is testing annually.
- You may test the system in your cottage or apartment any time by calling **775-9800,** please inform the person that answers you would like to test your system, preferably Monday-Friday between 10 AM and 4 PM.
- Pull the pull cord and ask if the Stephens Care Center received the signal. Reset your system. Test each device in your home.

Local Health System Changes

Local Health System Changes

- Cleveland Clinic
  - 123 bed hospital under construction in Avon
  - 60 bed rehabilitation center under construction in Avon
  - Jack Voytas, MD, has joined Kendal at Oberlin as Assistant Medical Director

Local Health System Changes

- University Hospitals
  - 50 bed rehabilitation center being planned for Avon
  - Kendal as been named a “preferred provider” for orthopedic rehabilitation
- Mercy
  - Accountable Care Organization is strengthening partnerships with skilled nursing facilities
  - Kendal’s scorecard of key metrics, outperforming other local SNFs

Questions